EXPRESS MAIL NO. EV 339 760 904

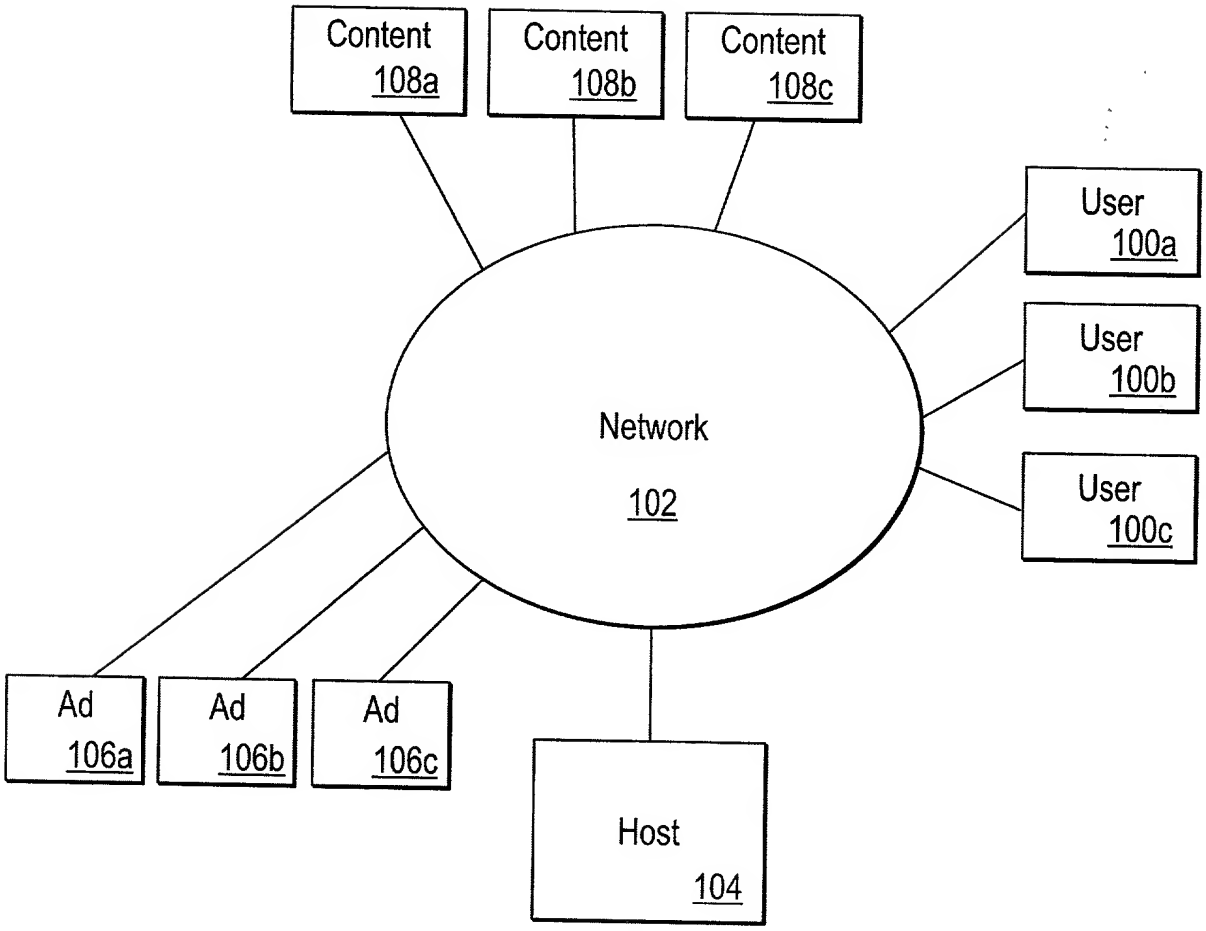


Fig. 1

Document Scanned

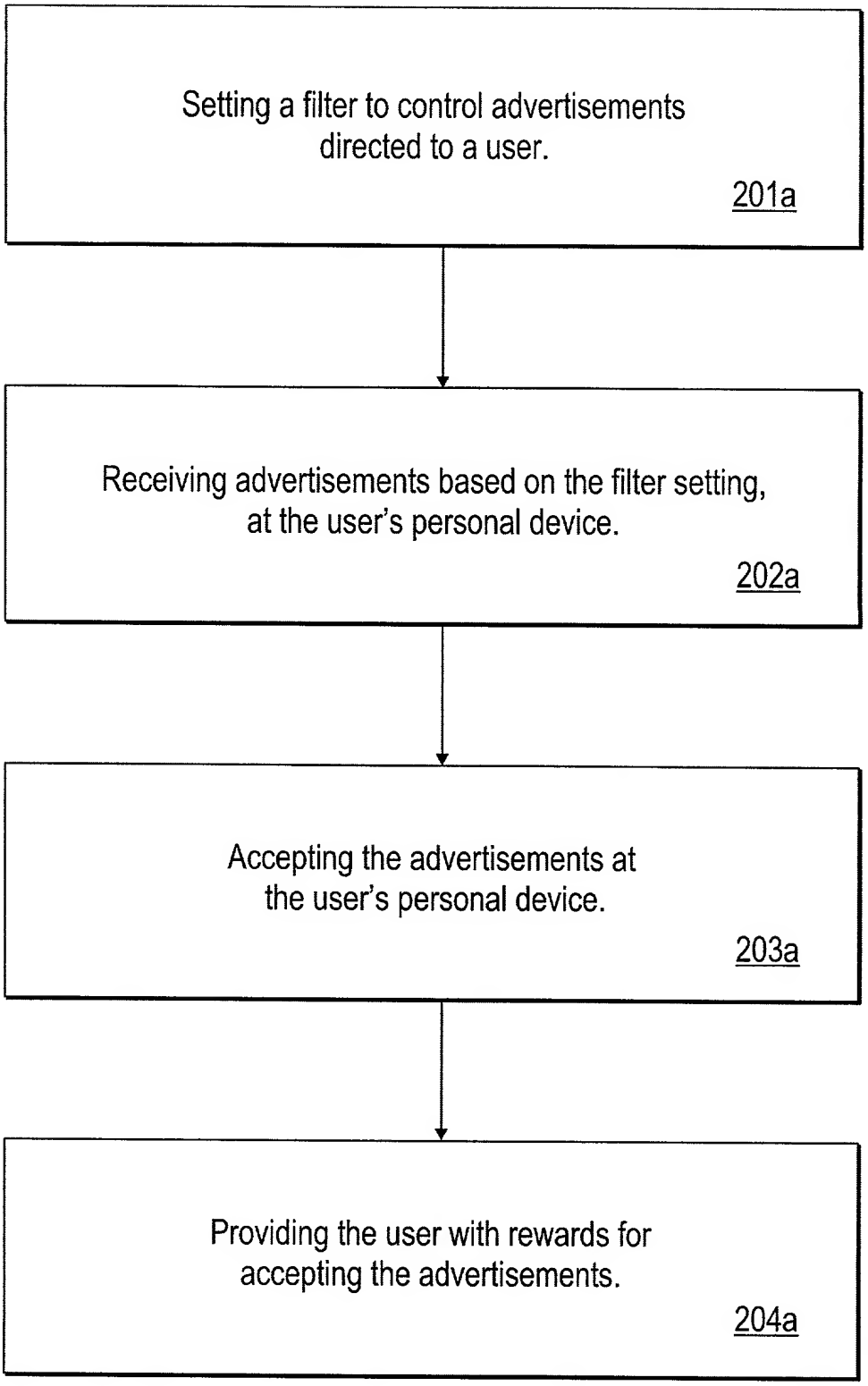


Fig. 2a

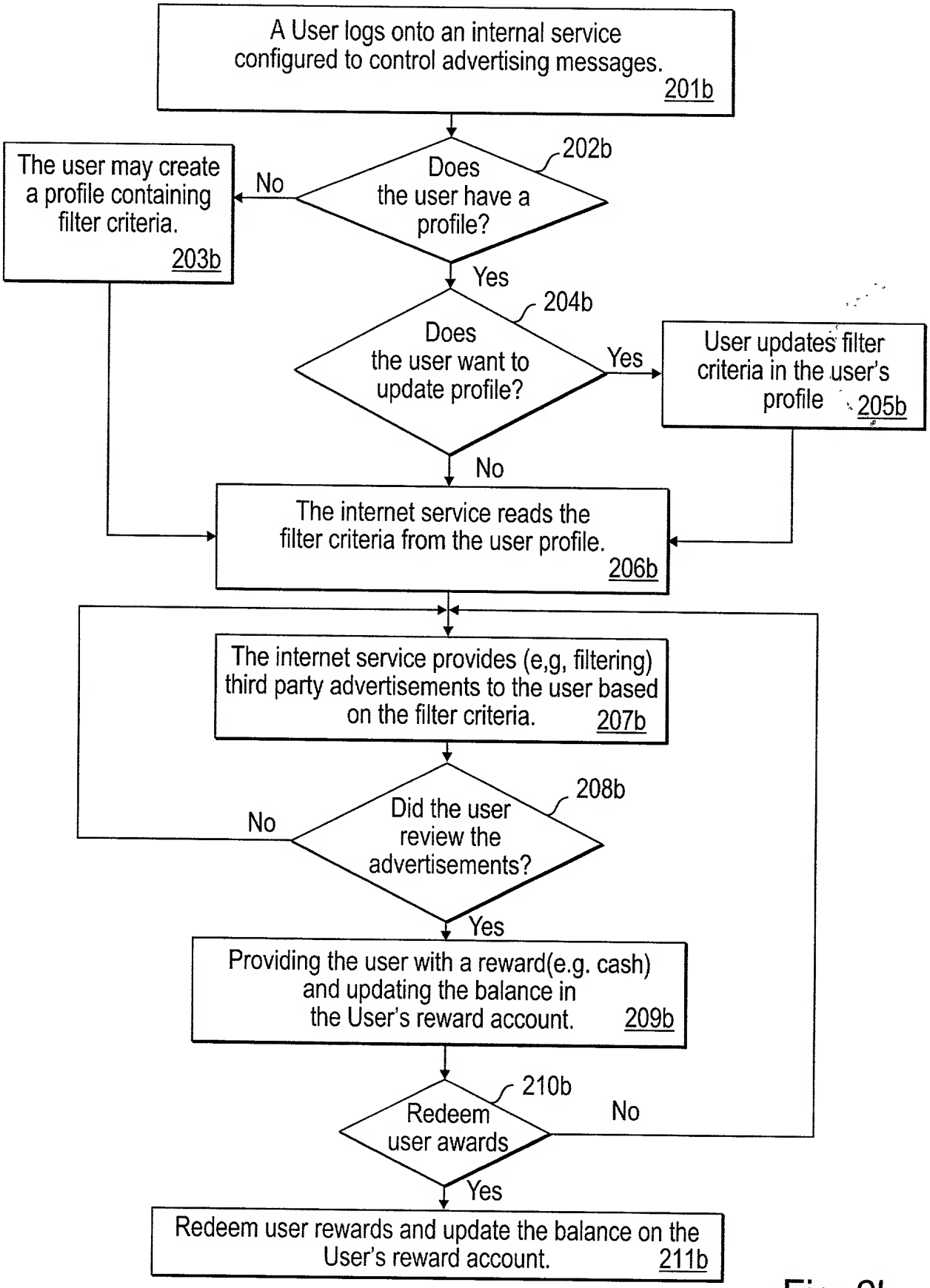

A User logs onto an internal service configured to control advertising messages. 201b
Does the user have a profile? 202b
No
The user may create a profile containing filter criteria. 203b
Yes
Does the user want to update profile? 204b
Yes
User updates filter criteria in the user's profile 205b
No
The internet service reads the filter criteria from the user profile. 206b
The internet service provides (e,g, filtering) third party advertisements to the user based on the filter criteria. 207b
Did the user review the advertisements? 208b
No
Yes
Providing the user with a reward(e.g. cash) and updating the balance in the User's reward account. 209b
Redeem user awards 210b
No
Yes
Redeem user rewards and update the balance on the User's reward account. 211b

Fig. 2b

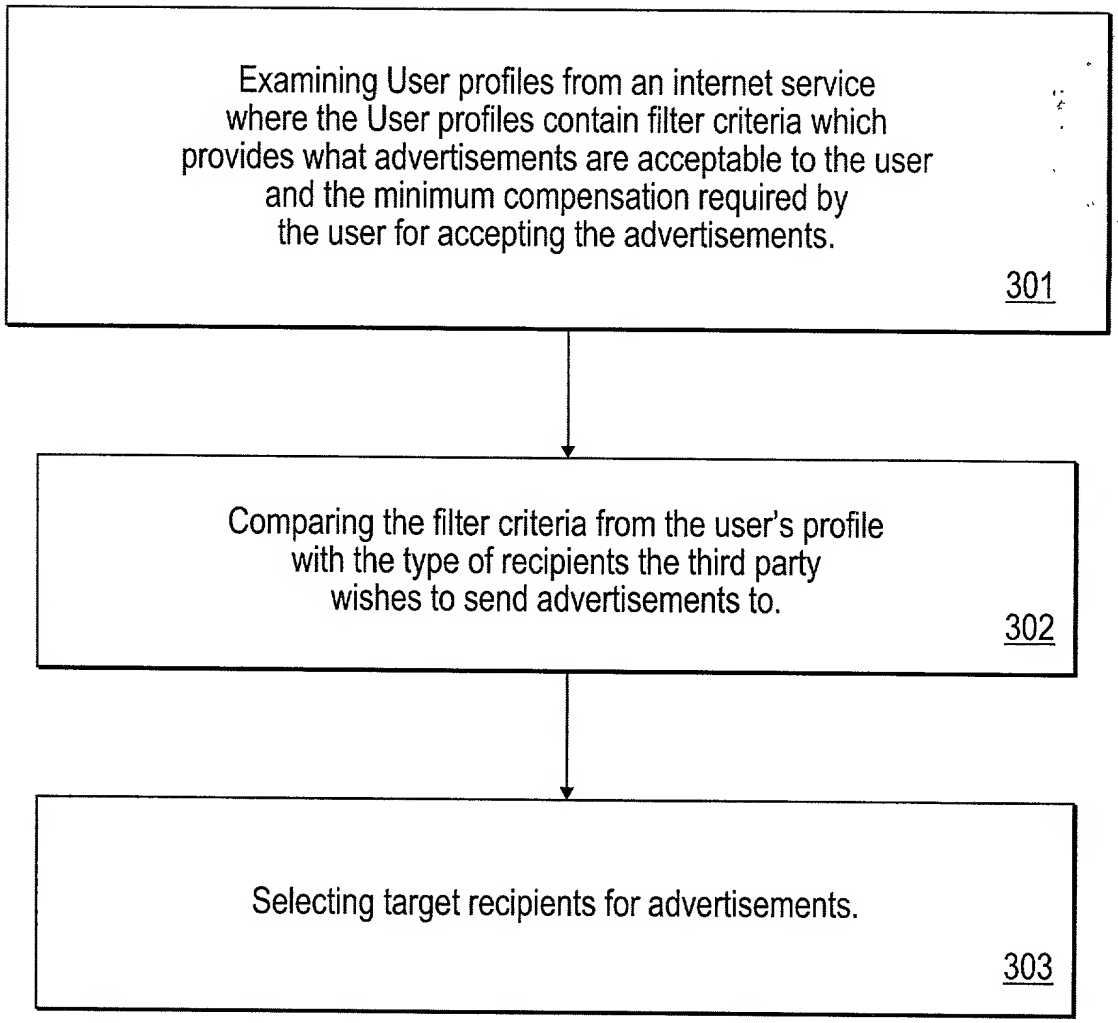

Examining User profiles from an internet service where the User profiles contain filter criteria which provides what advertisements are acceptable to the user and the minimum compensation required by the user for accepting the advertisements.
301
Comparing the filter criteria from the user's profile with the type of recipients the third party wishes to send advertisements to.
302
Selecting target recipients for advertisements.
303

Fig. 3

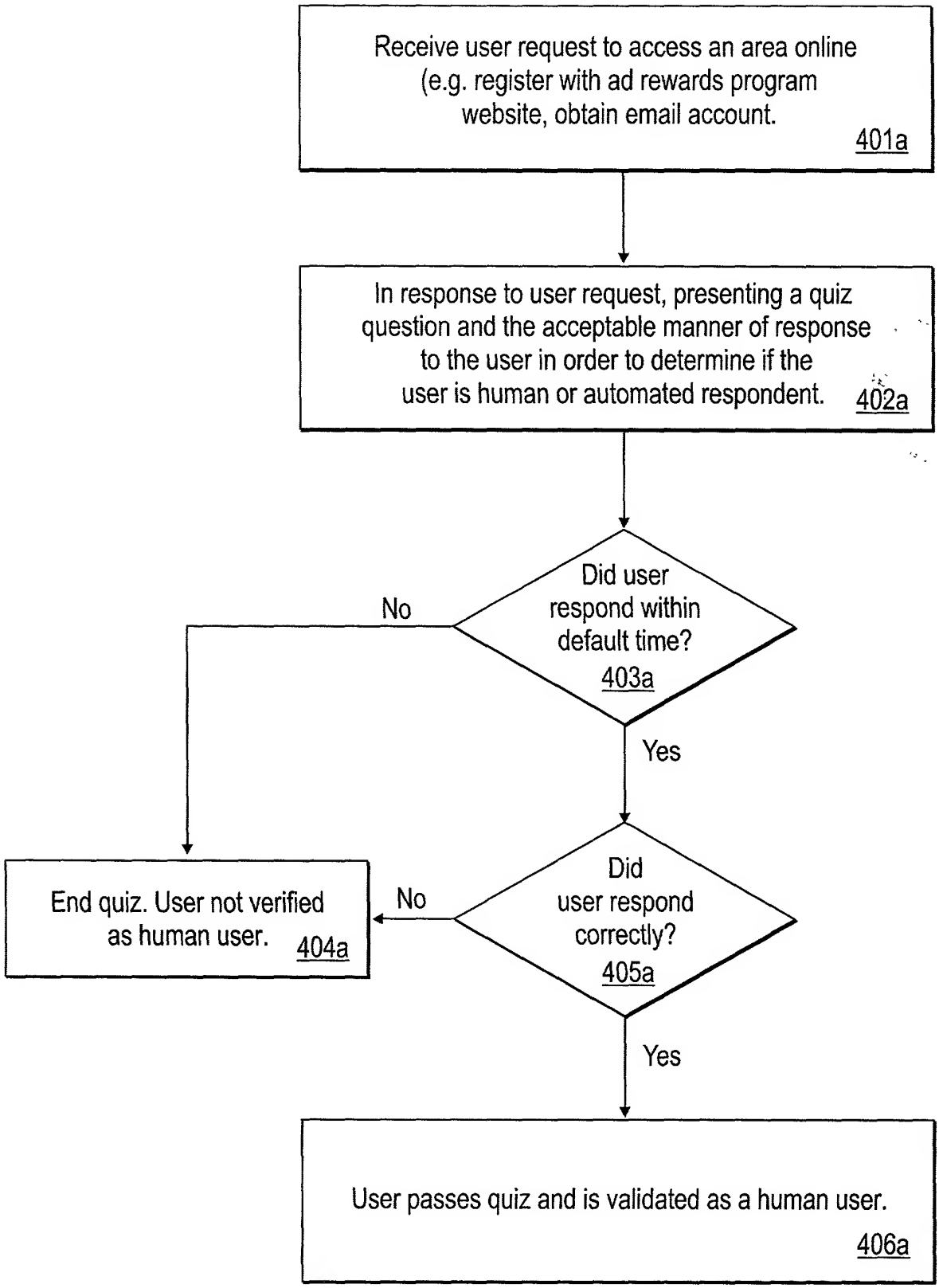

Receive user request to access an area online (e.g. register with ad rewards program website, obtain email account. 401a
In response to user request, presenting a quiz question and the acceptable manner of response to the user in order to determine if the user is human or automated respondent. 402a
Did user respond within default time? 403a
No
Yes
End quiz. User not verified as human user. 404a
Did user respond correctly? 405a
No
Yes
User passes quiz and is validated as a human user. 406a

Fig. 4a

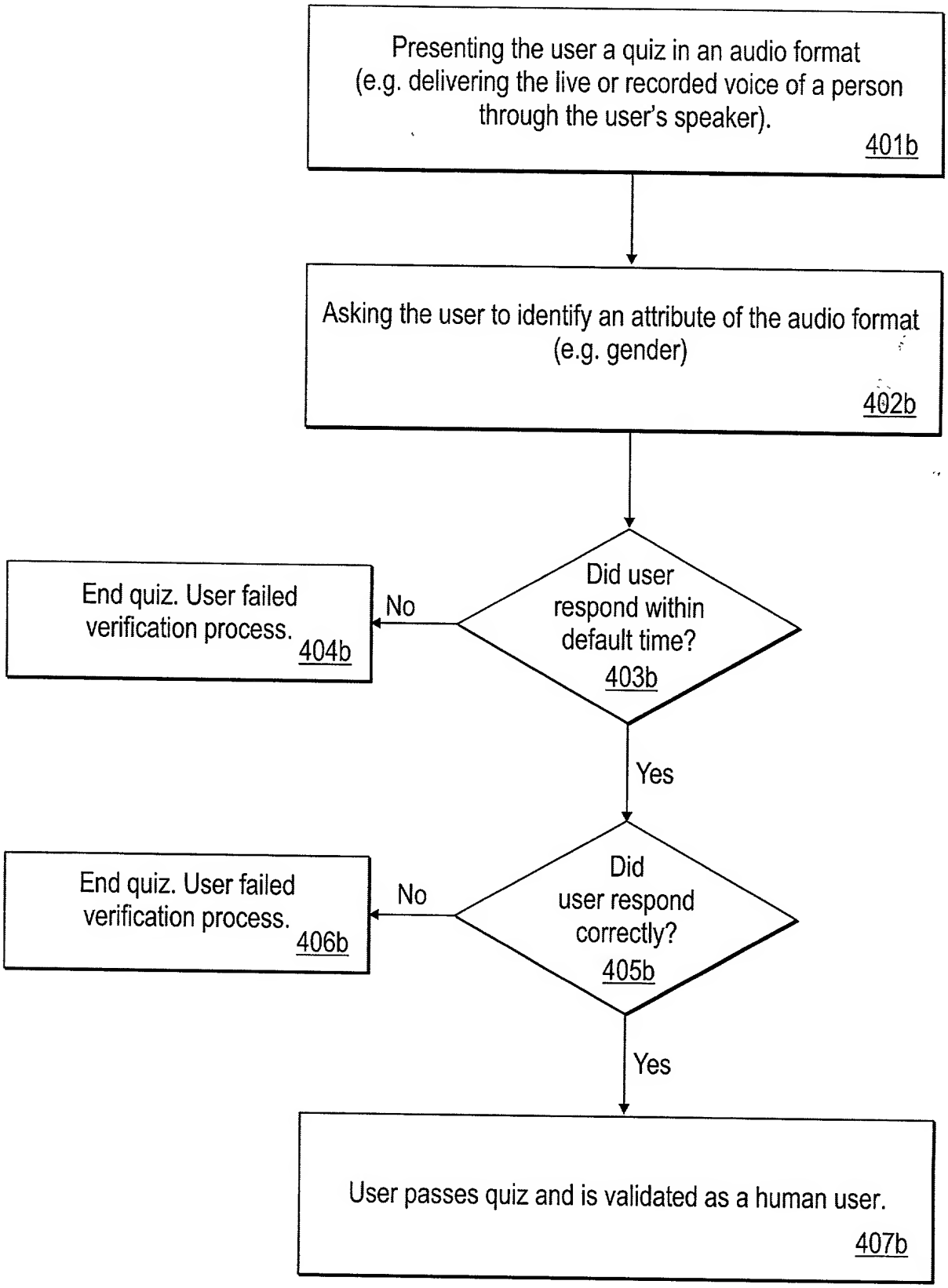

Presenting the user a quiz in an audio format (e.g. delivering the live or recorded voice of a person through the user's speaker).
401b
Asking the user to identify an attribute of the audio format (e.g. gender)
402b
Did user respond within default time?
403b
No
End quiz. User failed verification process.
404b
Yes
Did user respond correctly?
405b
No
End quiz. User failed verification process.
406b
Yes
User passes quiz and is validated as a human user.
407b

Fig. 4b

Patent Application Publication

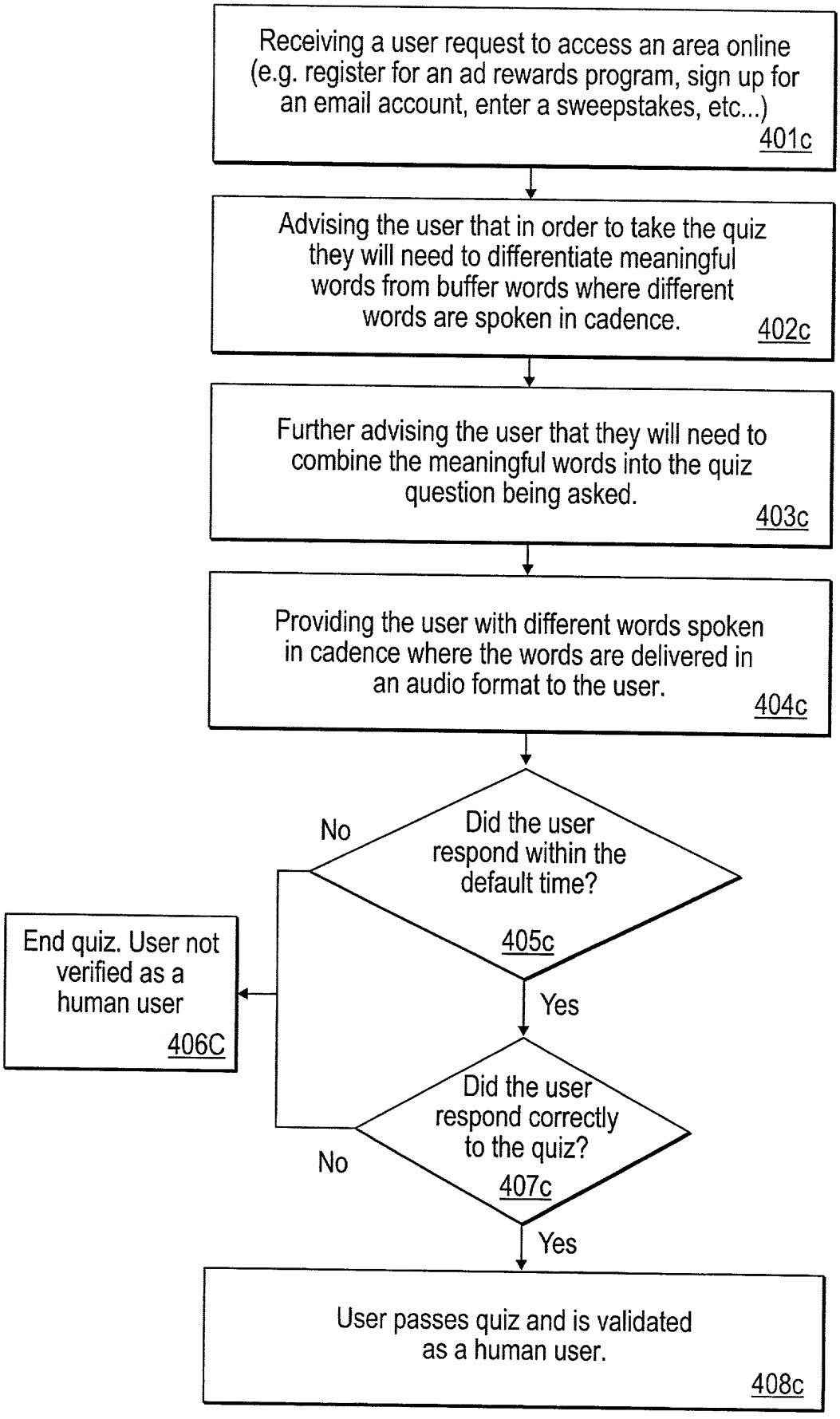


Fig. 4c

Doc. 1 Page 2 of 2

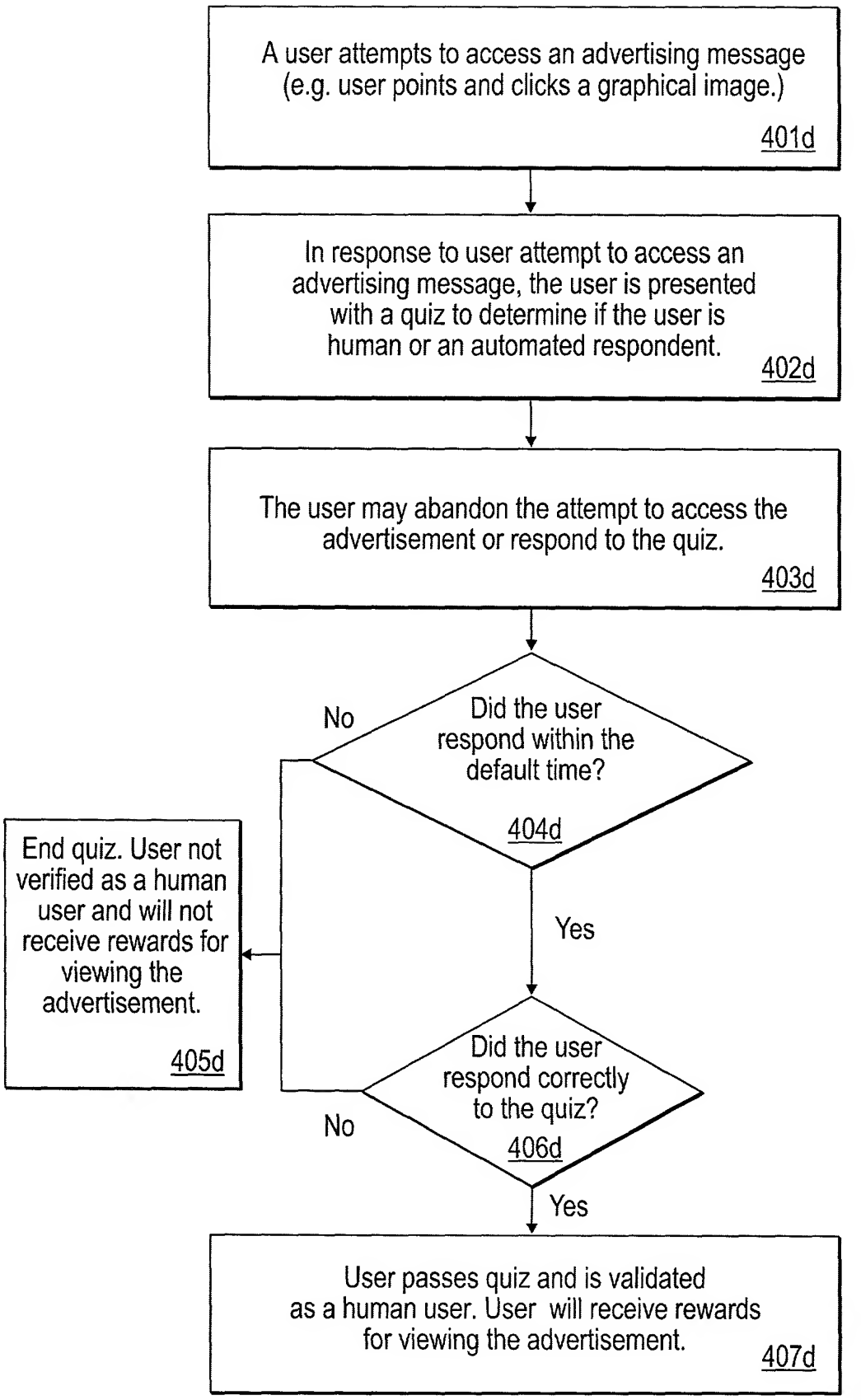


Fig. 4d

User Attributes Configuration Page - Screenshot

Attribute	User Names	Submit on Approval for Demographic Qualification	Submit on Approval for Demographic Research
Name	Stan Lim		
Age	30		
Gender	MALE		
Date of Birth			
Zipcode	95128		
Household income			

500

SUBMIT CANCEL

Fig. 5

600

User Attributes Configuration Page - Screenshot

Attribute	User Date Available?	Demographic Bonus	Research Bonus	Share Demographic Bonus?	Share Research Bonus?	User Bonus
Name	:	200	200	:	:	400
Age	:	100	100	?	?	0
Gender	:	100	100	ς	ς	200
Date of Birth	???	500	500	?	?	0
Zipcode		500	500	ς	ς	1000
Household Income	???	10000	10000	ς	ς	
Number of cars	5	5000	5000	ς	ς	10000
Total Bonus						11600

UPDATE CANCEL

Notes:

- All Attributes and Bonus rewards are defined by Advertiser
- If user data is available AND shared, user earns bonus for that attribute.
- Each User Bonus item and Total Bonus is calculated automatically, or may require optional "UPDATE" button
- : denotes check boxes that user can check to share attribute and earn bonus. If checked, denoted by ς
- ??? denotes input box that user needs to till out if user wishes to earn bonus for that attribute. In this example, the "5" was intered for "Number of cars".

Fig. 6

20nTEO" 2TST000T

700

SmartQuiz™

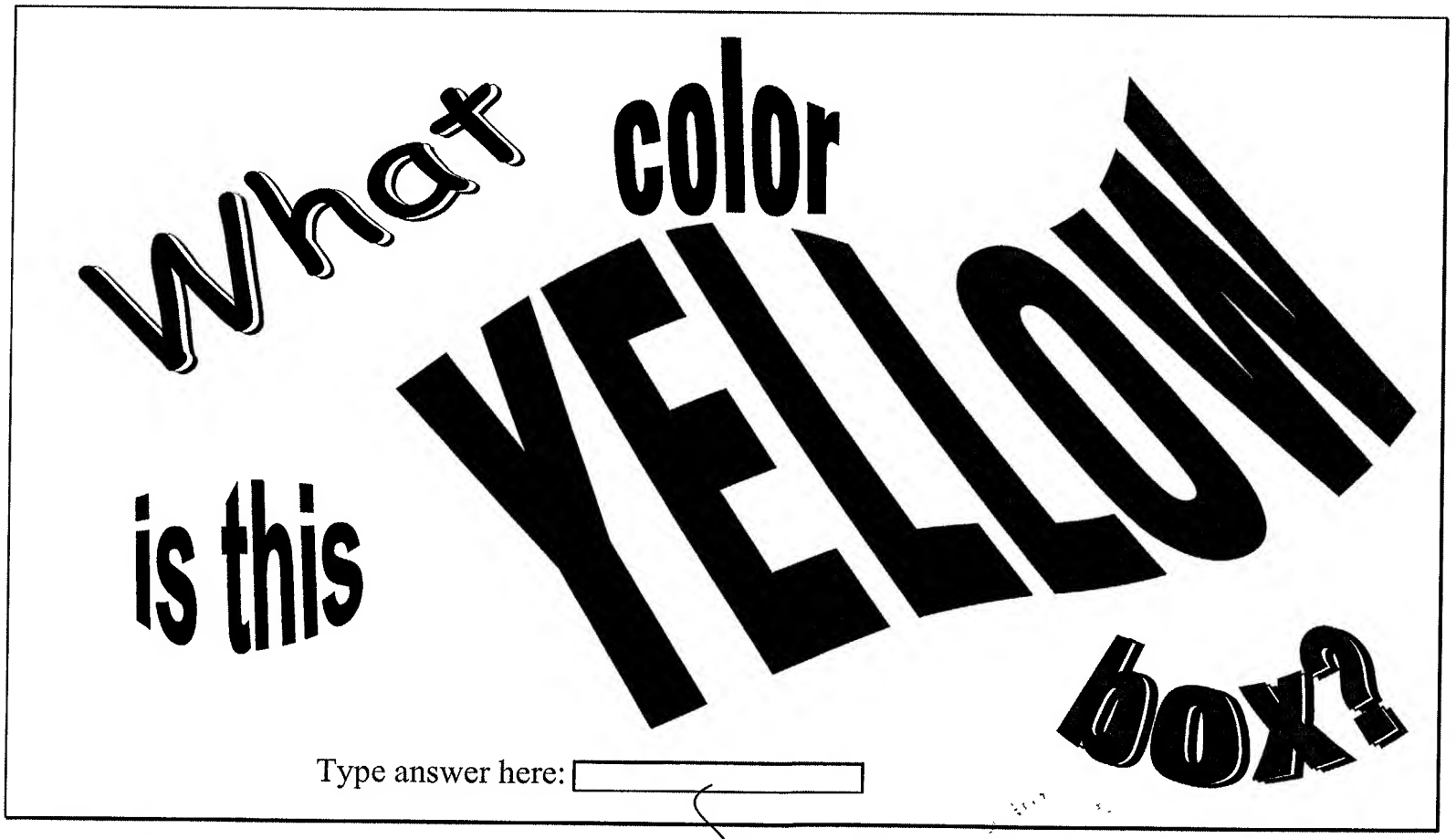
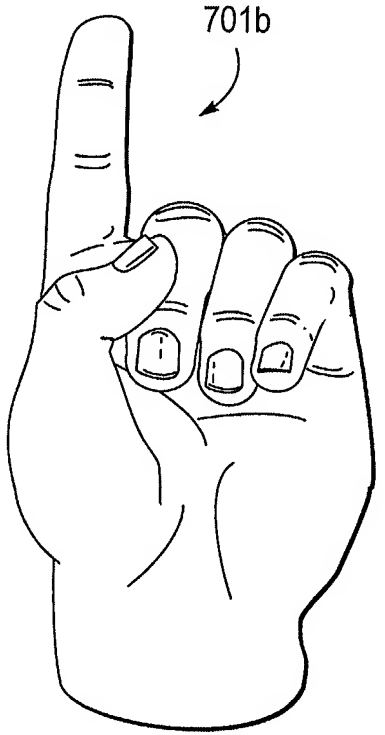


Fig. 7a

700b

SmartQuiz™

How many fingers ?



Type answer here:

Fig. 7b

Fig. 7c

20040240402

SmartQuiz™

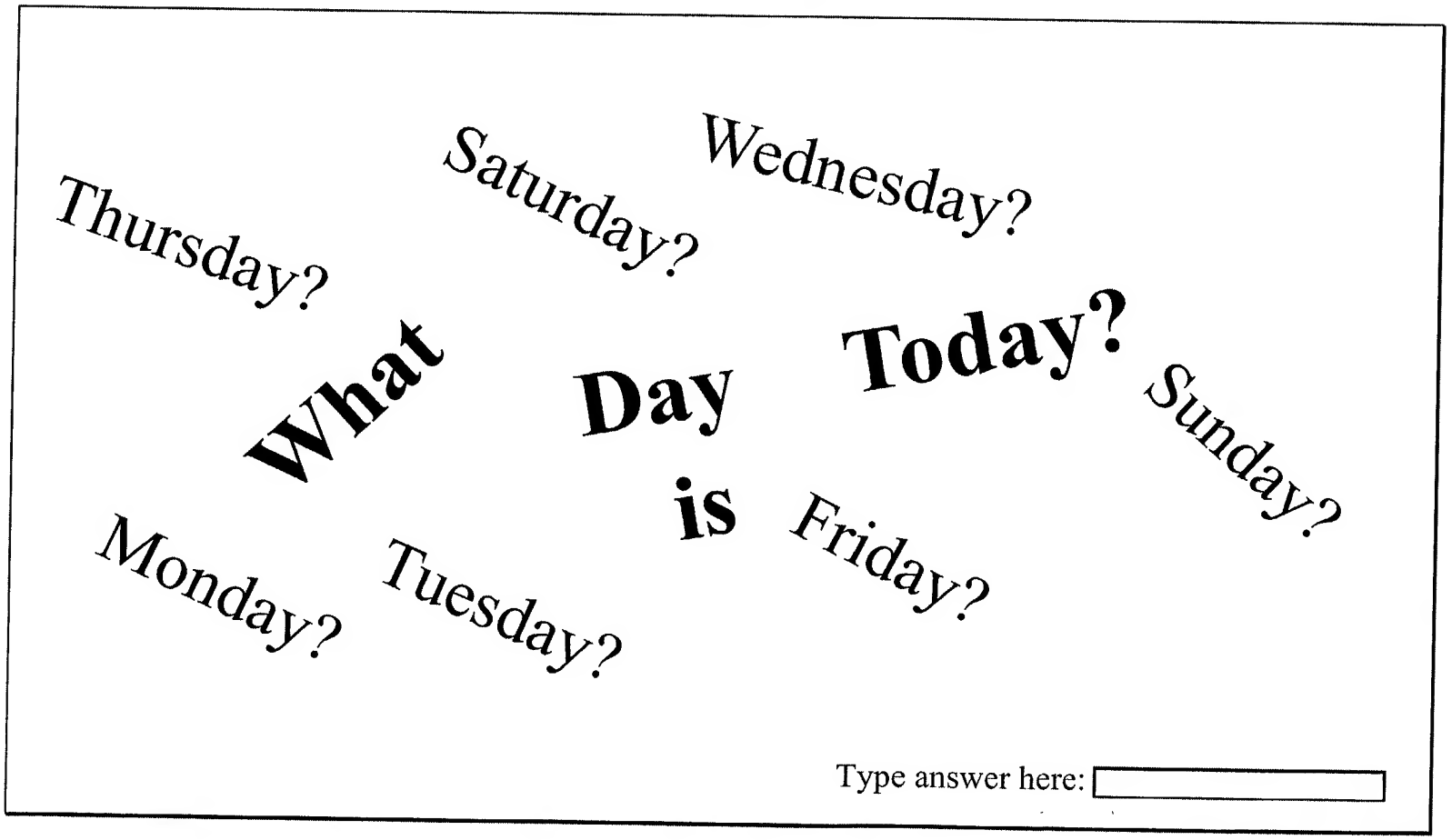


Fig. 7d

20020° 2FS0001

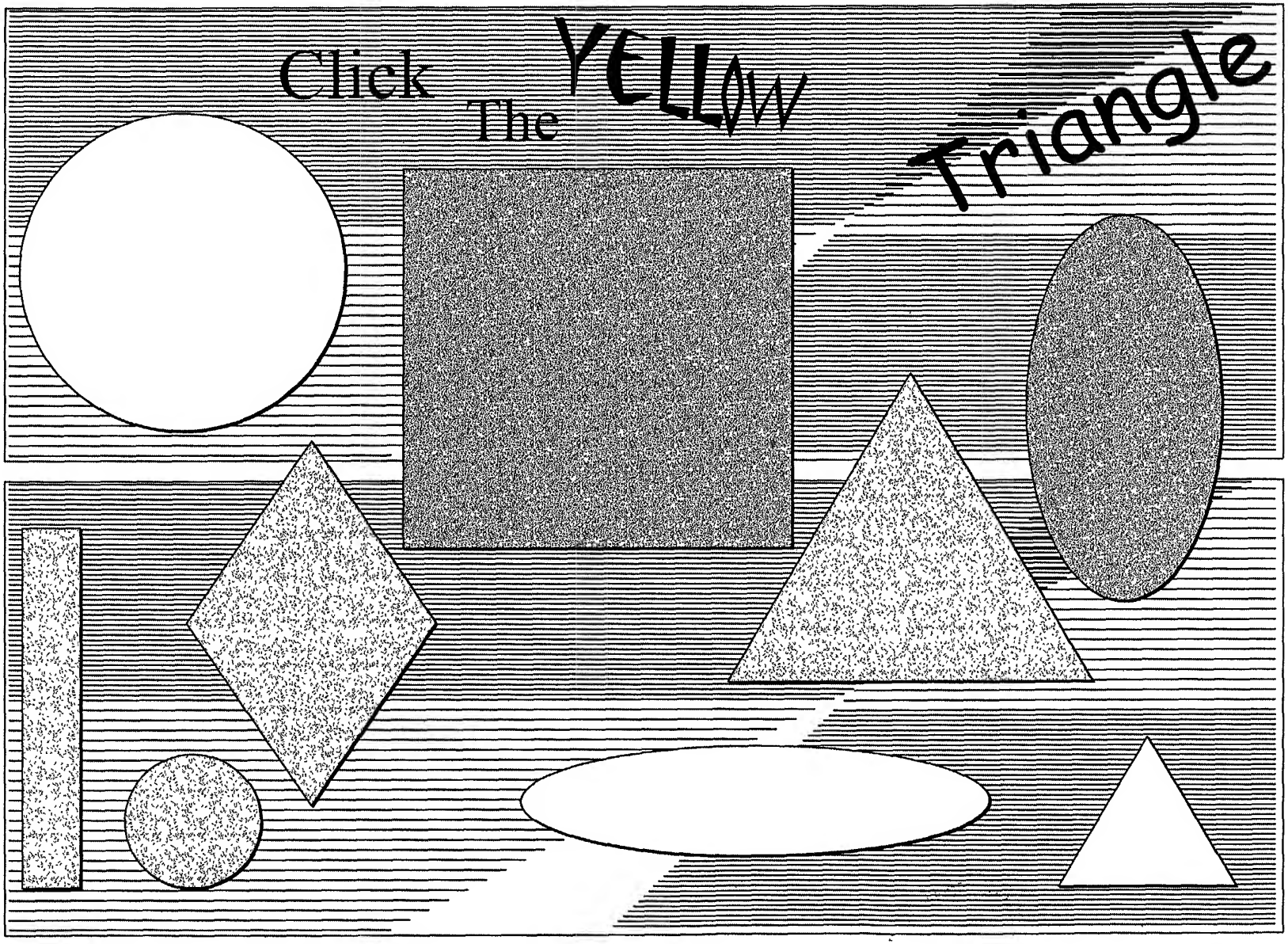
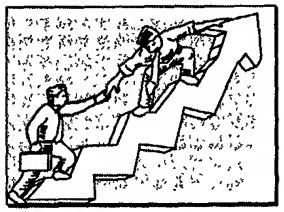
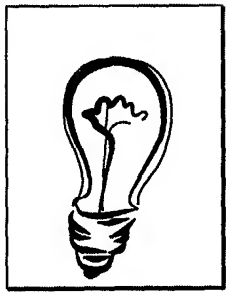


Fig. 7e



700f

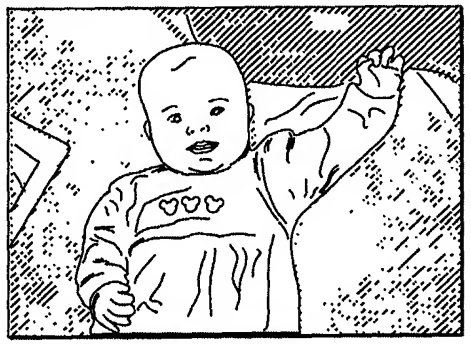


Click

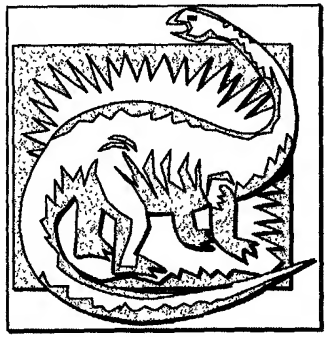
The

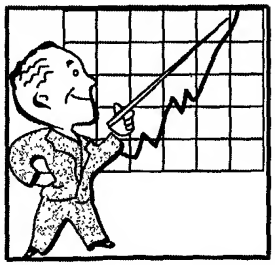
Baby

Picture



702f





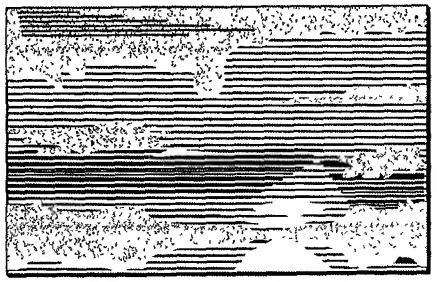


Fig. 7f

20nTEO" 2TST00T

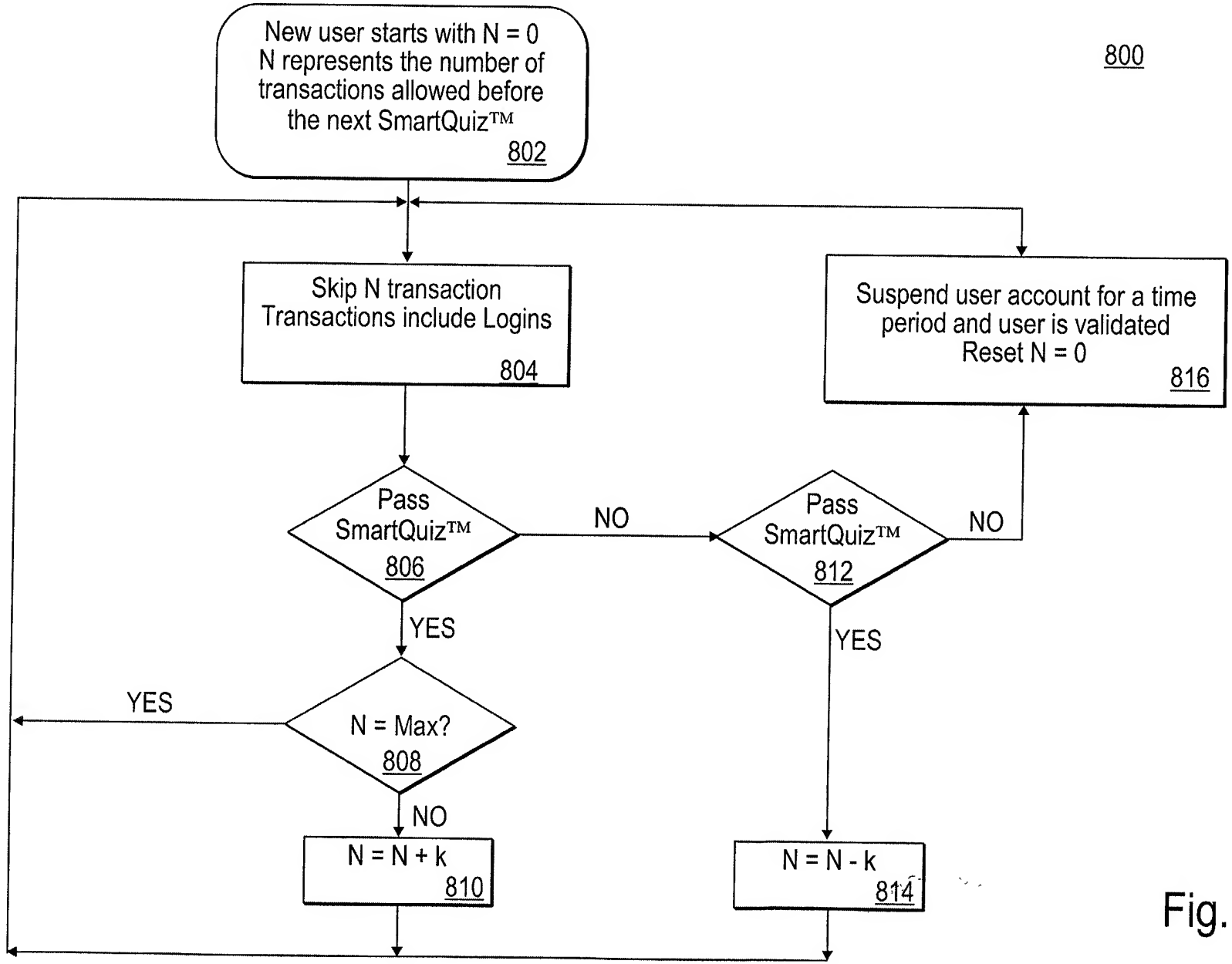
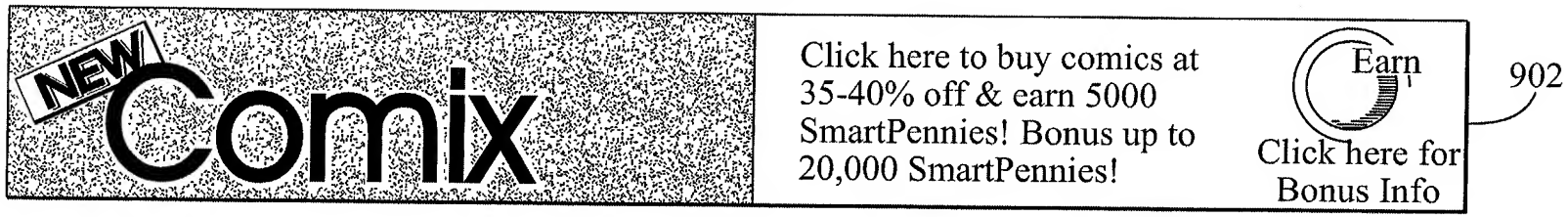
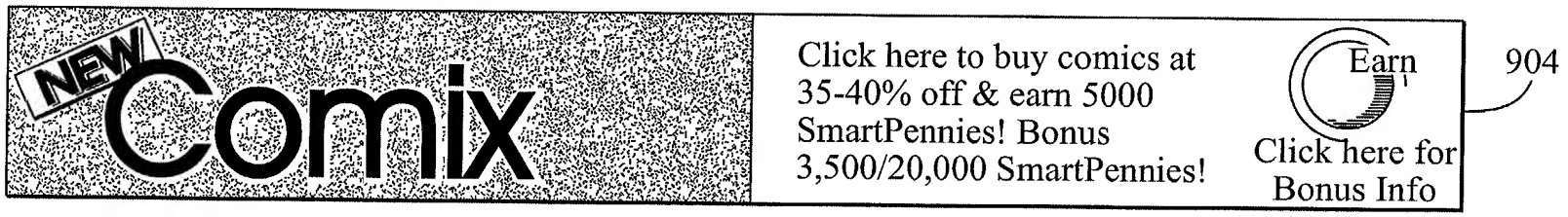


Fig. 8

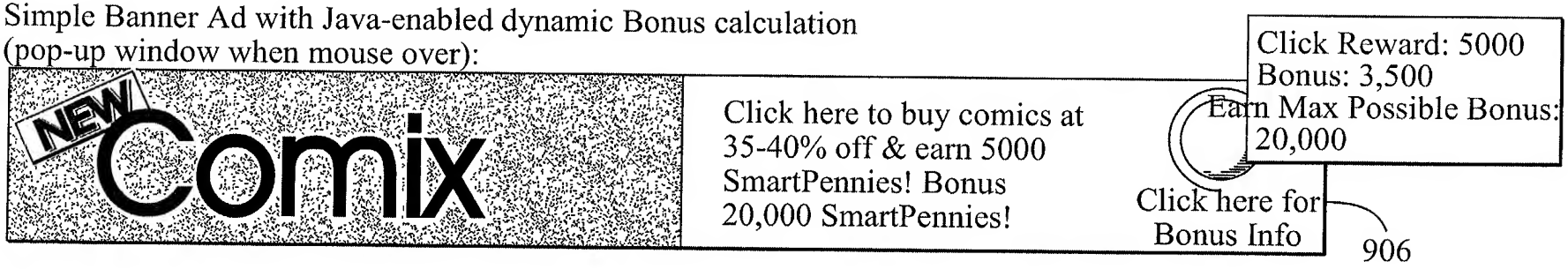
Simple Banner Ad with no dynamic Bonus calculation:



Simple Banner Ad with dynamic Bonus calculation:



Simple Banner Ad with Java-enabled dynamic Bonus calculation (pop-up window when mouse over):



Simple Banner Ad with No Bonus:

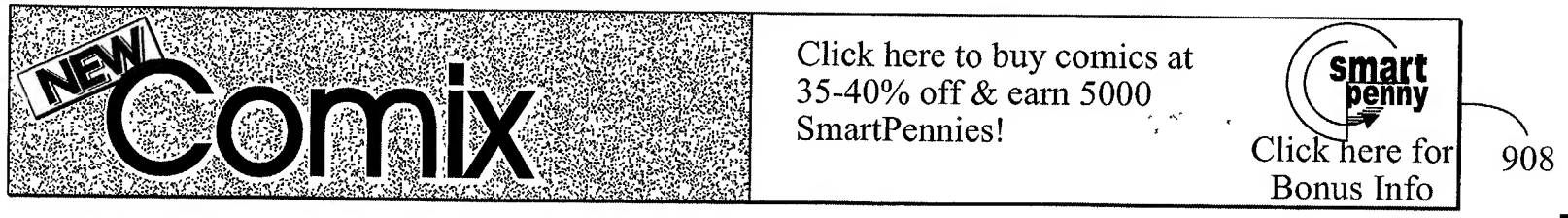


Fig. 9

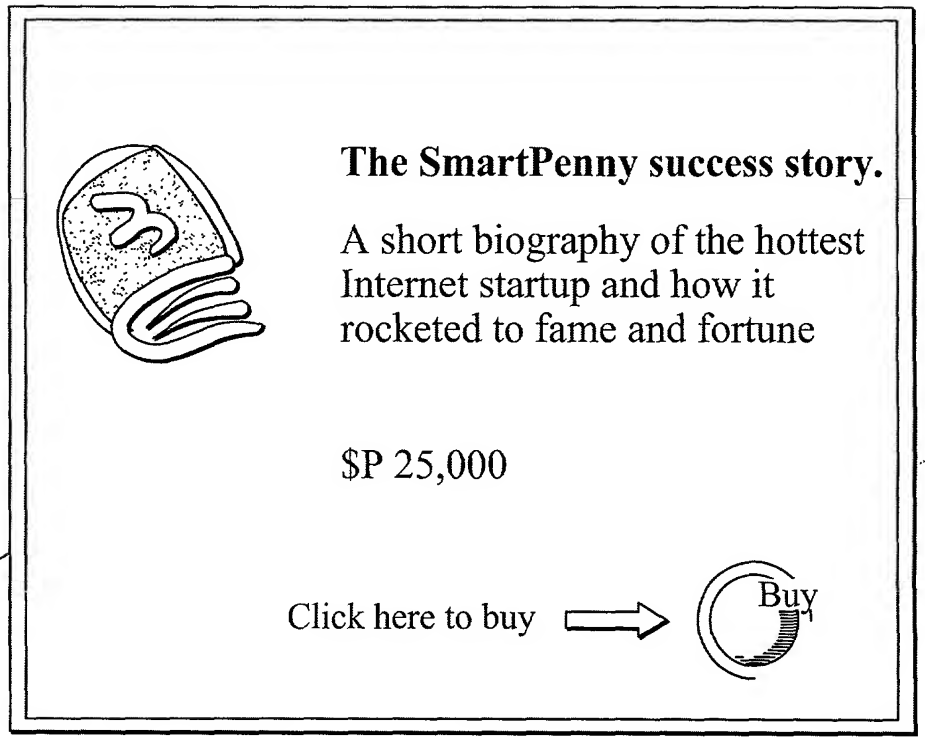


Fig. 10

20040152904

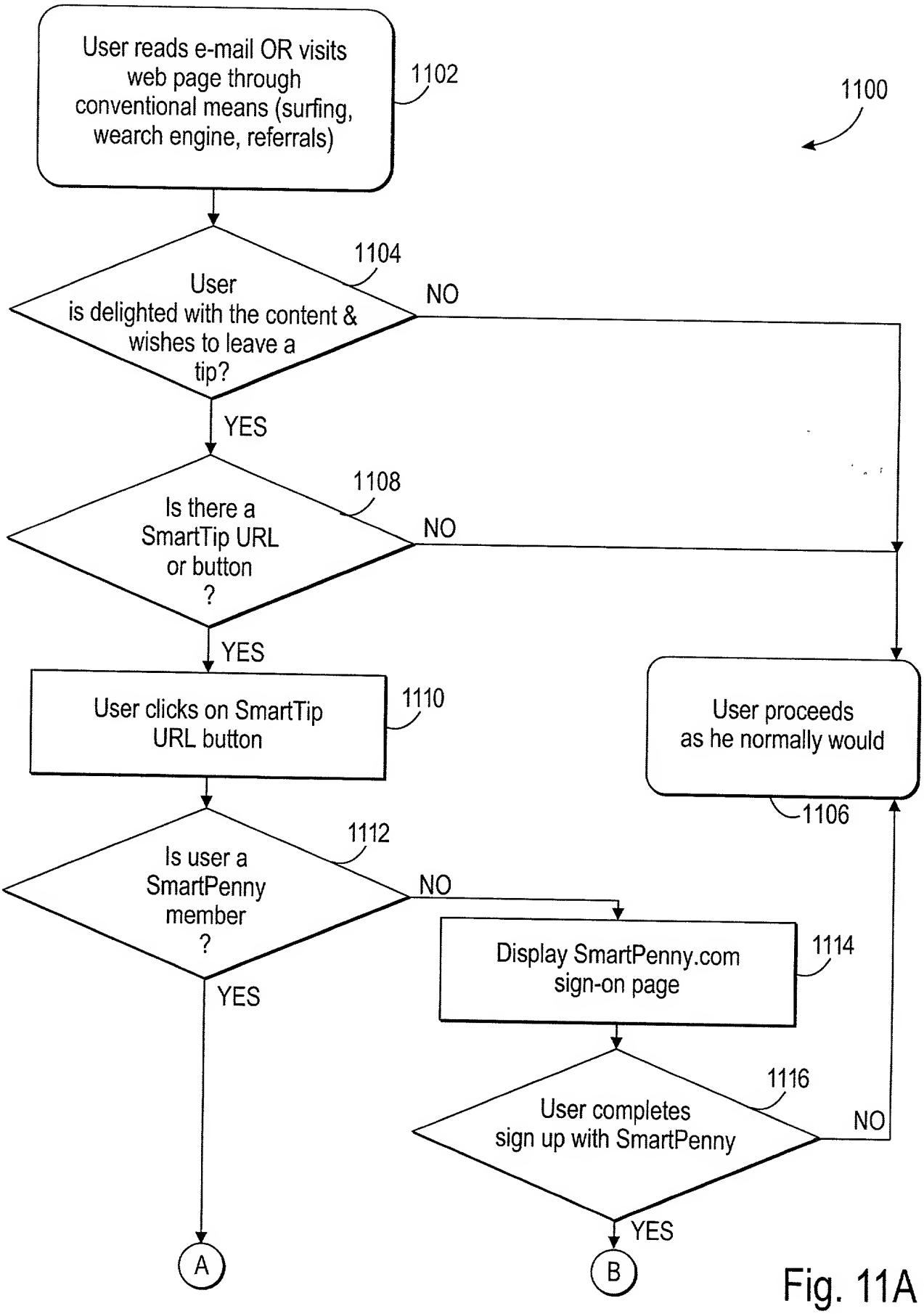

User reads e-mail OR visits web page through conventional means (surfing, wearch engine, referrals)
1102
1100
1104
User is delighted with the content & wishes to leave a tip?
NO
YES
1108
Is there a SmartTip URL or button ?
NO
YES
User clicks on SmartTip URL button
1110
User proceeds as he normally would
1106
1112
Is user a SmartPenny member ?
NO
YES
Display SmartPenny.com sign-on page
1114
1116
User completes sign up with SmartPenny
NO
YES
A
B

Fig. 11A

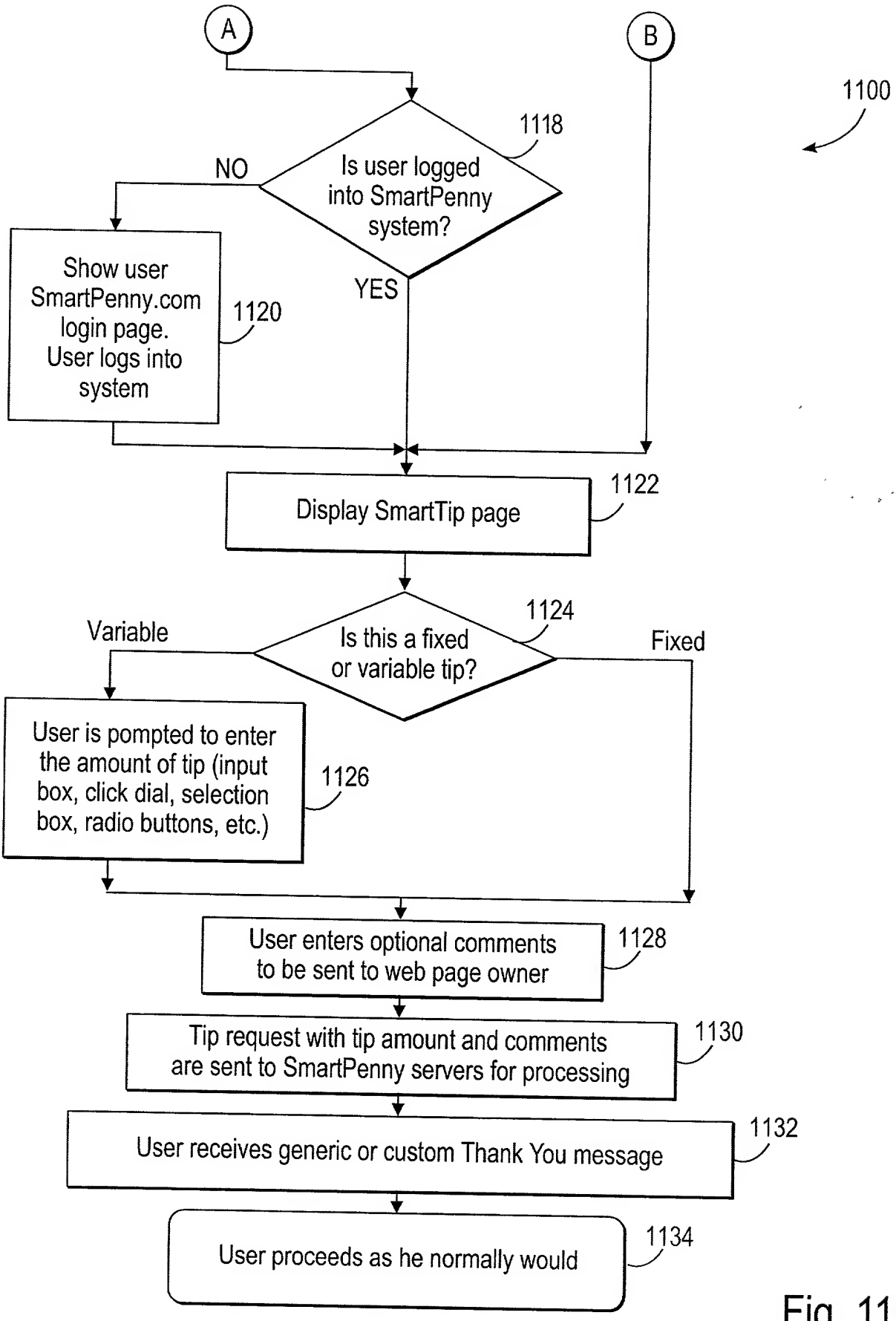
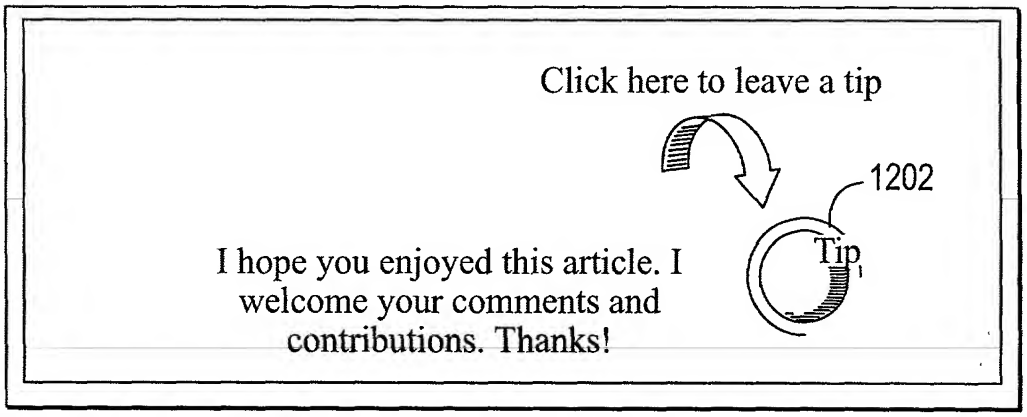

A
B
1100
1118
Is user logged into SmartPenny system?
NO
YES
Show user SmartPenny.com login page. User logs into system
1120
Display SmartTip page
1122
1124
Is this a fixed or variable tip?
Variable
Fixed
User is pompted to enter the amount of tip (input box, click dial, selection box, radio buttons, etc.)
1126
User enters optional comments to be sent to web page owner
1128
Tip request with tip amount and comments are sent to SmartPenny servers for processing
1130
User receives generic or custom Thank You message
1132
User proceeds as he normally would
1134

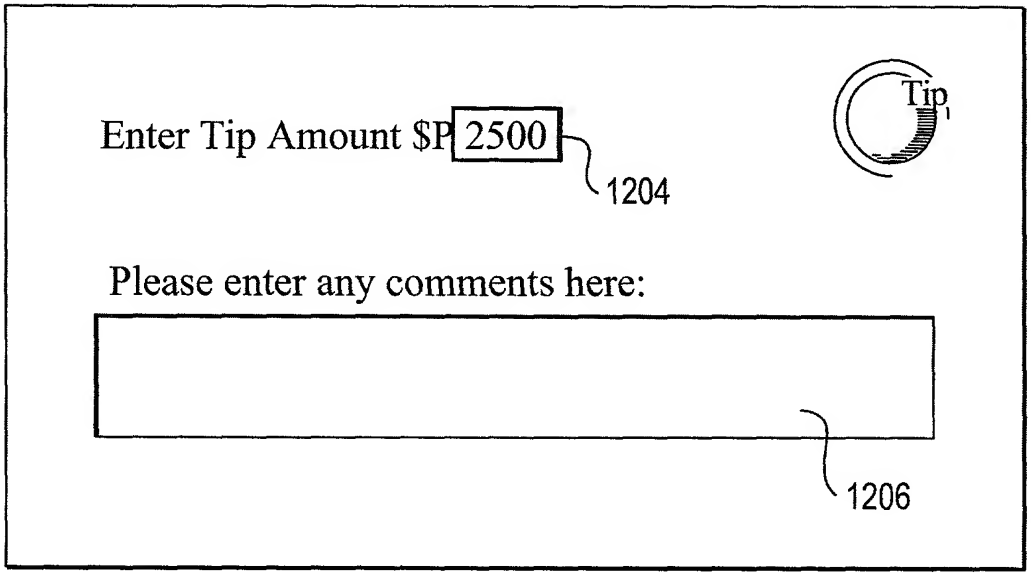
Fig. 11B

Content Providers can politely ssolicit gratuity by including the SmartTip™ button to their web pages. An Example is shown below:



SmartTip™ screenshots

This is an example of what the SmartTip™ window may look like:



SUBMIT TIP CANCEL

Fig. 12

Docket No. 95420

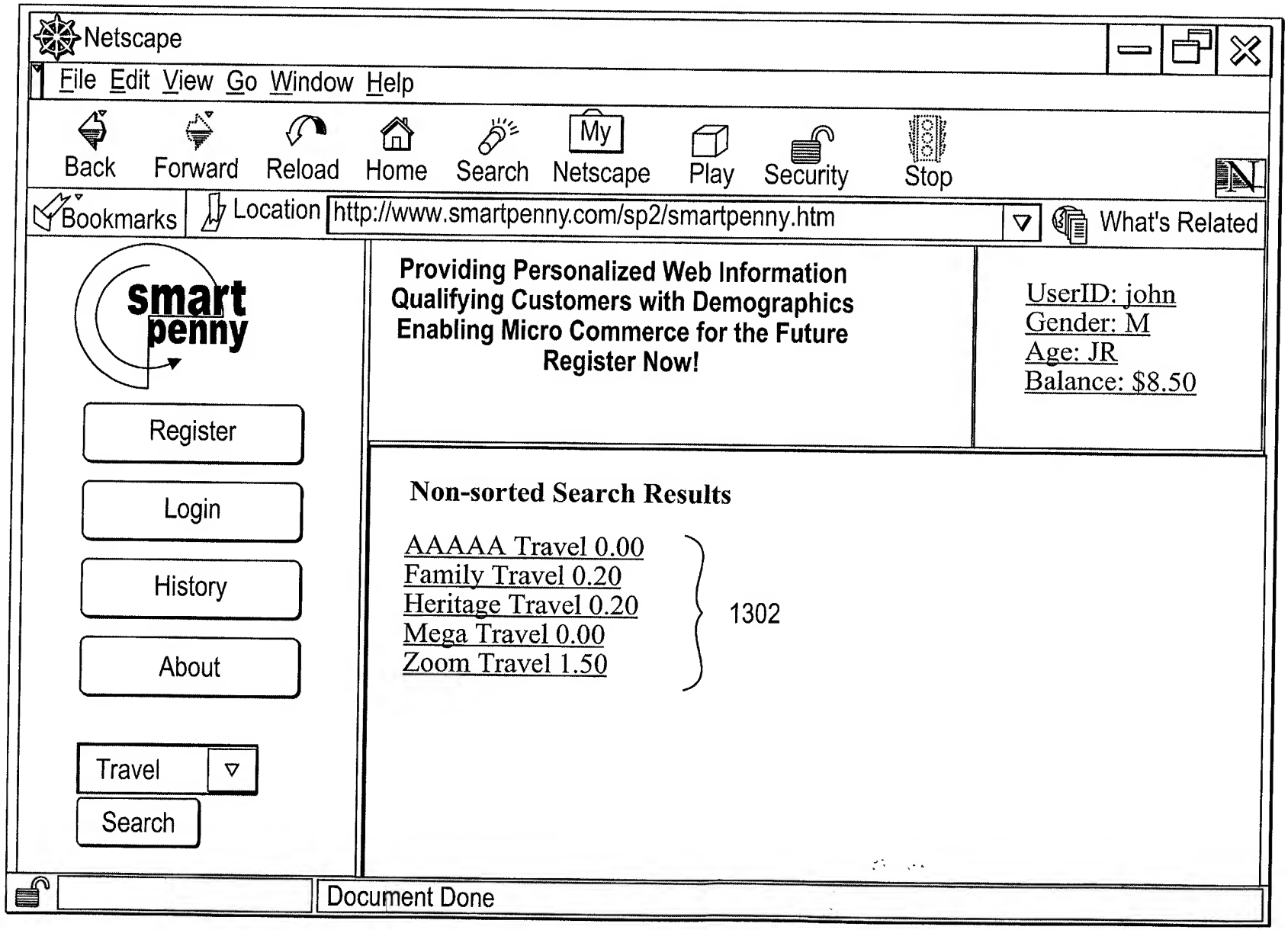

Netscape
File Edit View Go Window Help
Back
Forward
Reload
Home
Search
My
Netscape
Play
Security
Stop
Bookmarks
Location
http://www.smartpenny.com/sp2/smartpenny.htm
What's Related
smart penny
Register
Login
History
About
Travel
Search
Providing Personalized Web Information
Qualifying Customers with Demographics
Enabling Micro Commerce for the Future
Register Now!
UserID: john
Gender: M
Age: JR
Balance: $8.50
Non-sorted Search Results
AAAAA Travel 0.00
Family Travel 0.20
Heritage Travel 0.20
Mega Travel 0.00
Zoom Travel 1.50
1302
Document Done

Fig. 13

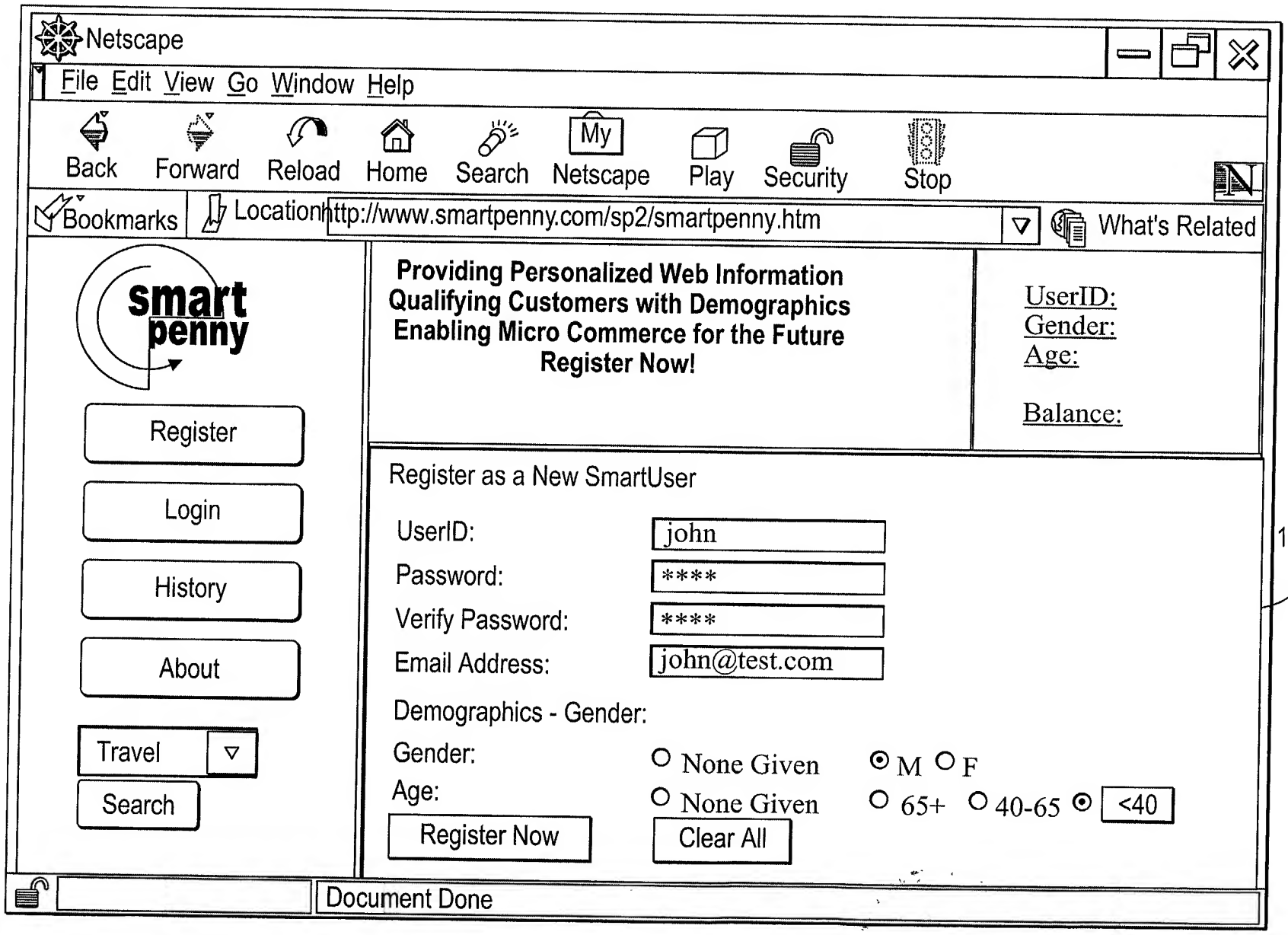

Netscape
File Edit View Go Window Help
Back
Forward
Reload
Home
Search
My
Netscape
Play
Security
Stop
Bookmarks
Location
http://www.smartpenny.com/sp2/smartpenny.htm
What's Related
smart penny
Register
Login
History
About
Travel
Search
Providing Personalized Web Information
Qualifying Customers with Demographics
Enabling Micro Commerce for the Future
Register Now!
UserID:
Gender:
Age:
Balance:
Register as a New SmartUser
UserID: john
Password: ****
Verify Password: ****
Email Address: john@test.com
Demographics - Gender:
Gender: None Given M F
Age: None Given 65+ 40-65 <40
Register Now
Clear All
1402
Document Done

Fig. 14

20NTED" 2TST0001

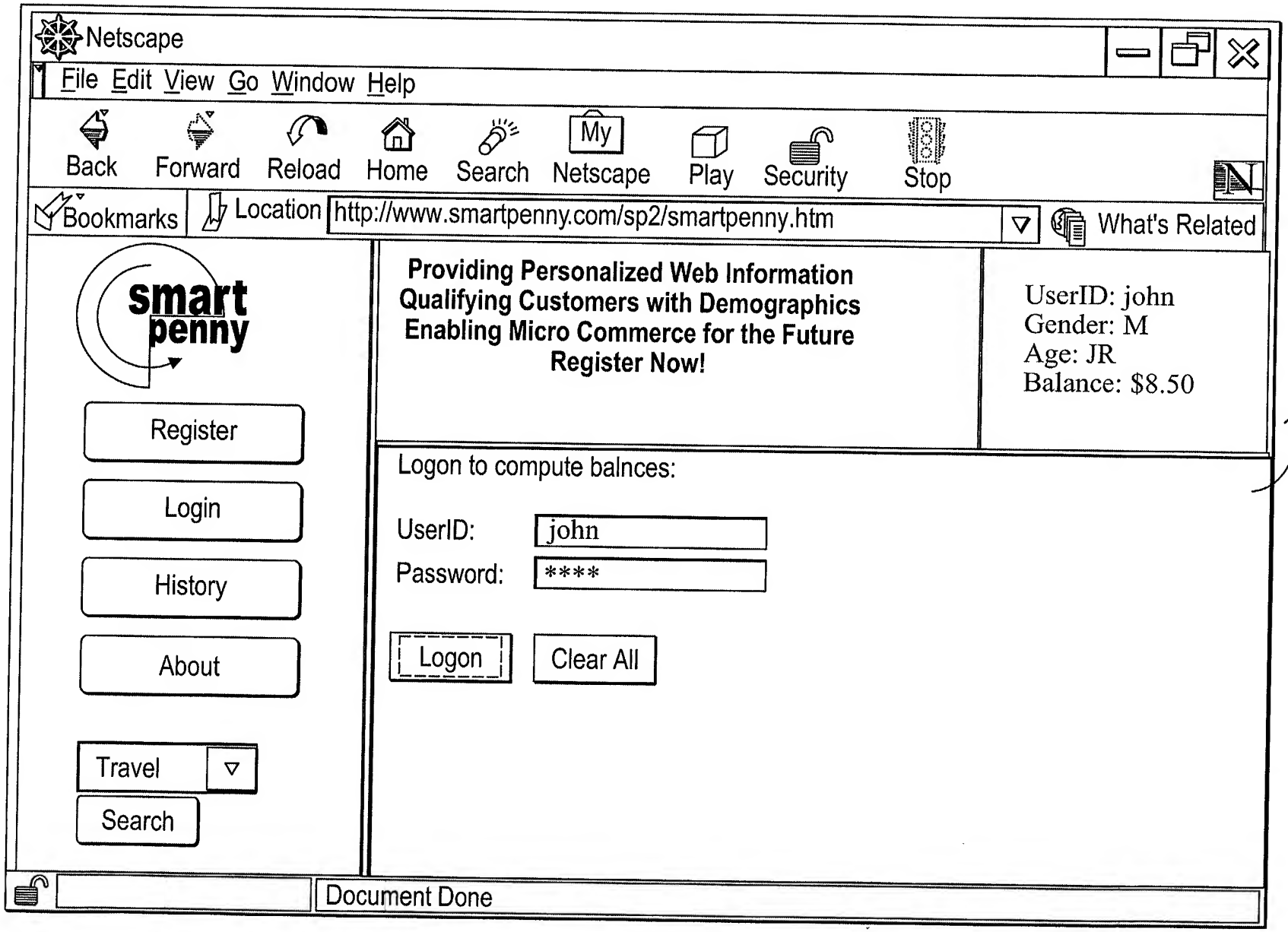


Fig. 15

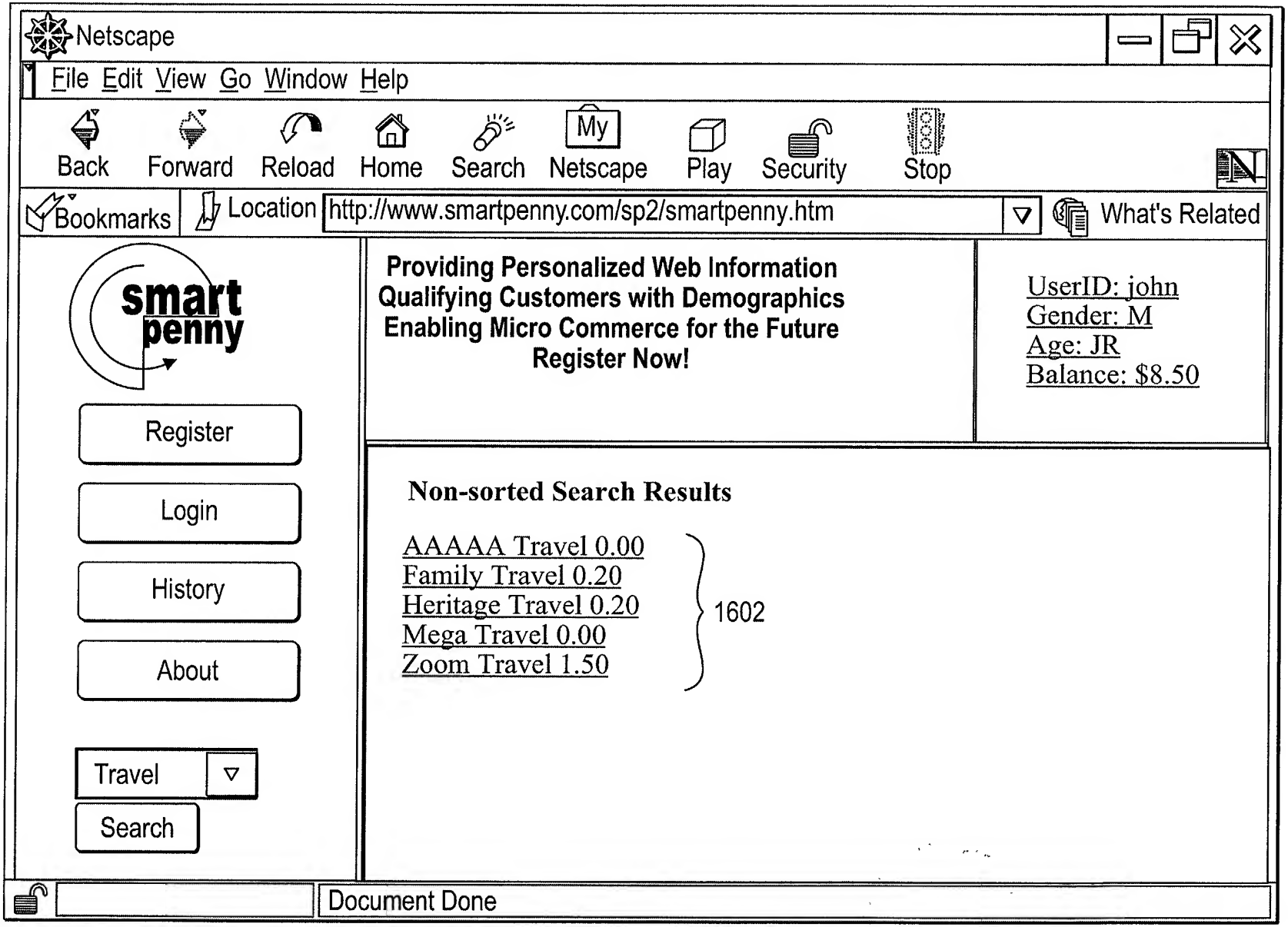

Netscape
File Edit View Go Window Help
Back
Forward
Reload
Home
Search
My
Netscape
Play
Security
Stop
Bookmarks
Location
http://www.smartpenny.com/sp2/smartpenny.htm
What's Related
smart penny
Register
Login
History
About
Travel
Search
Providing Personalized Web Information
Qualifying Customers with Demographics
Enabling Micro Commerce for the Future
Register Now!
UserID: john
Gender: M
Age: JR
Balance: $8.50
Non-sorted Search Results
AAAAA Travel 0.00
Family Travel 0.20
Heritage Travel 0.20
Mega Travel 0.00
Zoom Travel 1.50
1602
Document Done

Fig. 16

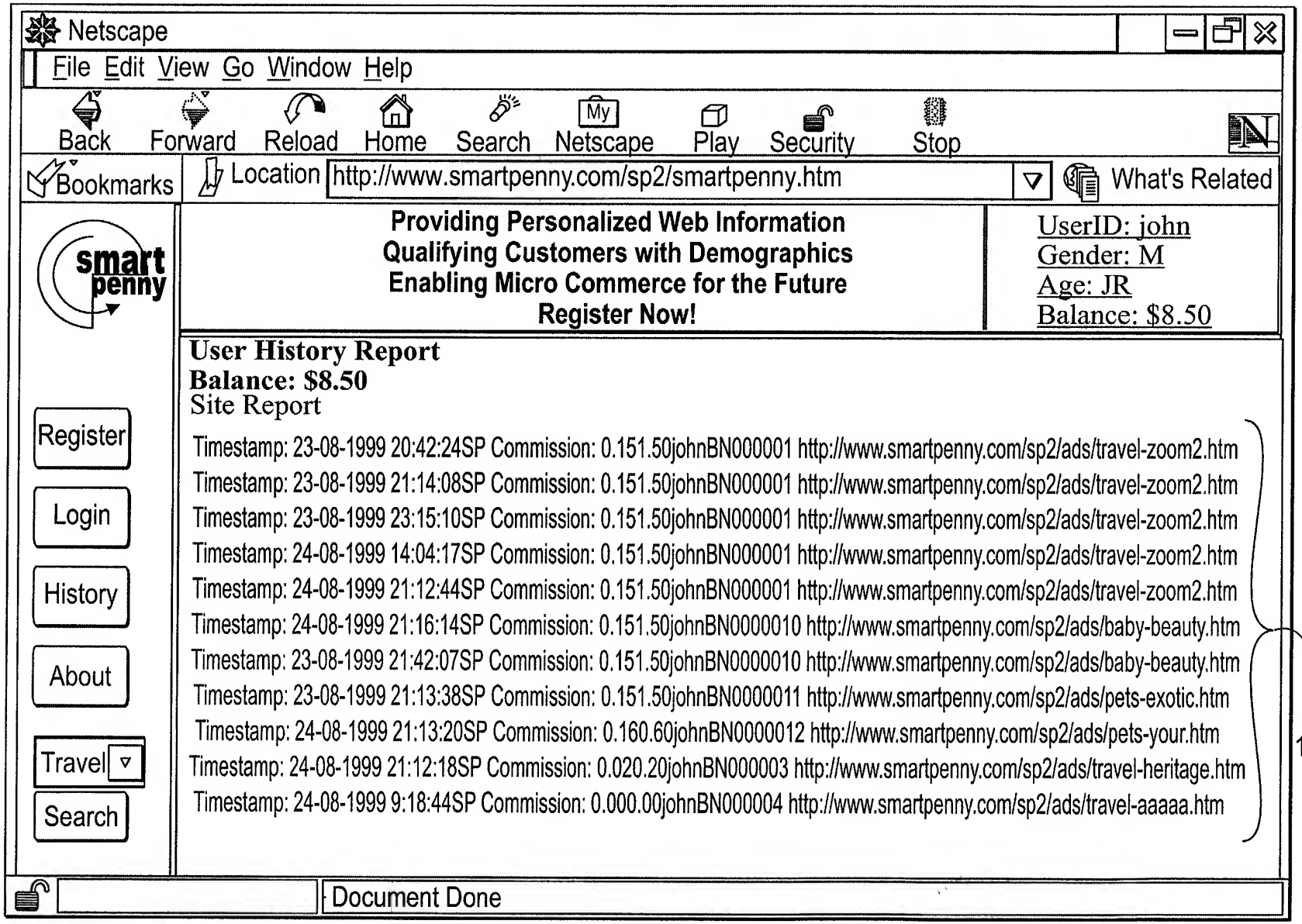

Netscape
File Edit View Go Window Help
Back Forward Reload Home Search Netscape Play Security Stop
Bookmarks Location http://www.smartpenny.com/sp2/smartpenny.htm What's Related
smart penny
Providing Personalized Web Information
Qualifying Customers with Demographics
Enabling Micro Commerce for the Future
Register Now!
UserID: john
Gender: M
Age: JR
Balance: $8.50
Register
Login
History
About
Travel
Search
User History Report
Balance: $8.50
Site Report
Timestamp: 23-08-1999 20:42:24SP Commission: 0.151.50johnBN000001 http://www.smartpenny.com/sp2/ads/travel-zoom2.htm
Timestamp: 23-08-1999 21:14:08SP Commission: 0.151.50johnBN000001 http://www.smartpenny.com/sp2/ads/travel-zoom2.htm
Timestamp: 23-08-1999 23:15:10SP Commission: 0.151.50johnBN000001 http://www.smartpenny.com/sp2/ads/travel-zoom2.htm
Timestamp: 24-08-1999 14:04:17SP Commission: 0.151.50johnBN000001 http://www.smartpenny.com/sp2/ads/travel-zoom2.htm
Timestamp: 24-08-1999 21:12:44SP Commission: 0.151.50johnBN000001 http://www.smartpenny.com/sp2/ads/travel-zoom2.htm
Timestamp: 24-08-1999 21:16:14SP Commission: 0.151.50johnBN0000010 http://www.smartpenny.com/sp2/ads/baby-beauty.htm
Timestamp: 23-08-1999 21:42:07SP Commission: 0.151.50johnBN0000010 http://www.smartpenny.com/sp2/ads/baby-beauty.htm
Timestamp: 23-08-1999 21:13:38SP Commission: 0.151.50johnBN0000011 http://www.smartpenny.com/sp2/ads/pets-exotic.htm
Timestamp: 24-08-1999 21:13:20SP Commission: 0.160.60johnBN0000012 http://www.smartpenny.com/sp2/ads/pets-your.htm
Timestamp: 24-08-1999 21:12:18SP Commission: 0.020.20johnBN000003 http://www.smartpenny.com/sp2/ads/travel-heritage.htm
Timestamp: 24-08-1999 9:18:44SP Commission: 0.000.00johnBN000004 http://www.smartpenny.com/sp2/ads/travel-aaaaa.htm
1702
Document Done

Fig. 17

Demographic Reward Matrix

1802

Gender	Age	Six months of daily usage? (Due for vacation)	Show Banner?	Reward
MALE	Young	NO	NO	$ 1.50
MALE	Young	YES	YES	$ 3.50
MALE	Middle	NO	NO	$ 0.60
MALE	Middle	YES	YES	$ 2.60
MALE	Senior	NO	NO	$ 0.50
MALE	Senior	YES	YES	$ 2.50
MALE	None Given	NO	NO	$ 0.50
MALE	None Given	YES	YES	$ 2.50
FEMALE	Young	NO	NO	$ 1.10
FEMALE	Young	YES	YES	$ 3.10
FEMALE	Middle	NO	NO	$ 0.20
FEMALE	Middle	YES	YES	$ 2.20
FEMALE	Senior	NO	NO	$ 0.10
FEMALE	Senior	YES	YES	$ 2.10
FEMALE	None Given	NO	NO	$ 0.10
FEMALE	None Given	YES	YES	$ 2.10
None Given	Young	NO	NO	$ 1.00
None Given	Young	YES	YES	$ 3.00
None Given	Middle	NO	NO	$ 0.10
None Given	Middle	YES	YES	$ 2.10
None Given	Senior	NO	NO	$ -
None Given	Senior	YES	YES	$ 2.00
None Given	None Given	NO	NO	$ -
None Given	None Given	YES	YES	$ 2.00

Fig. 18

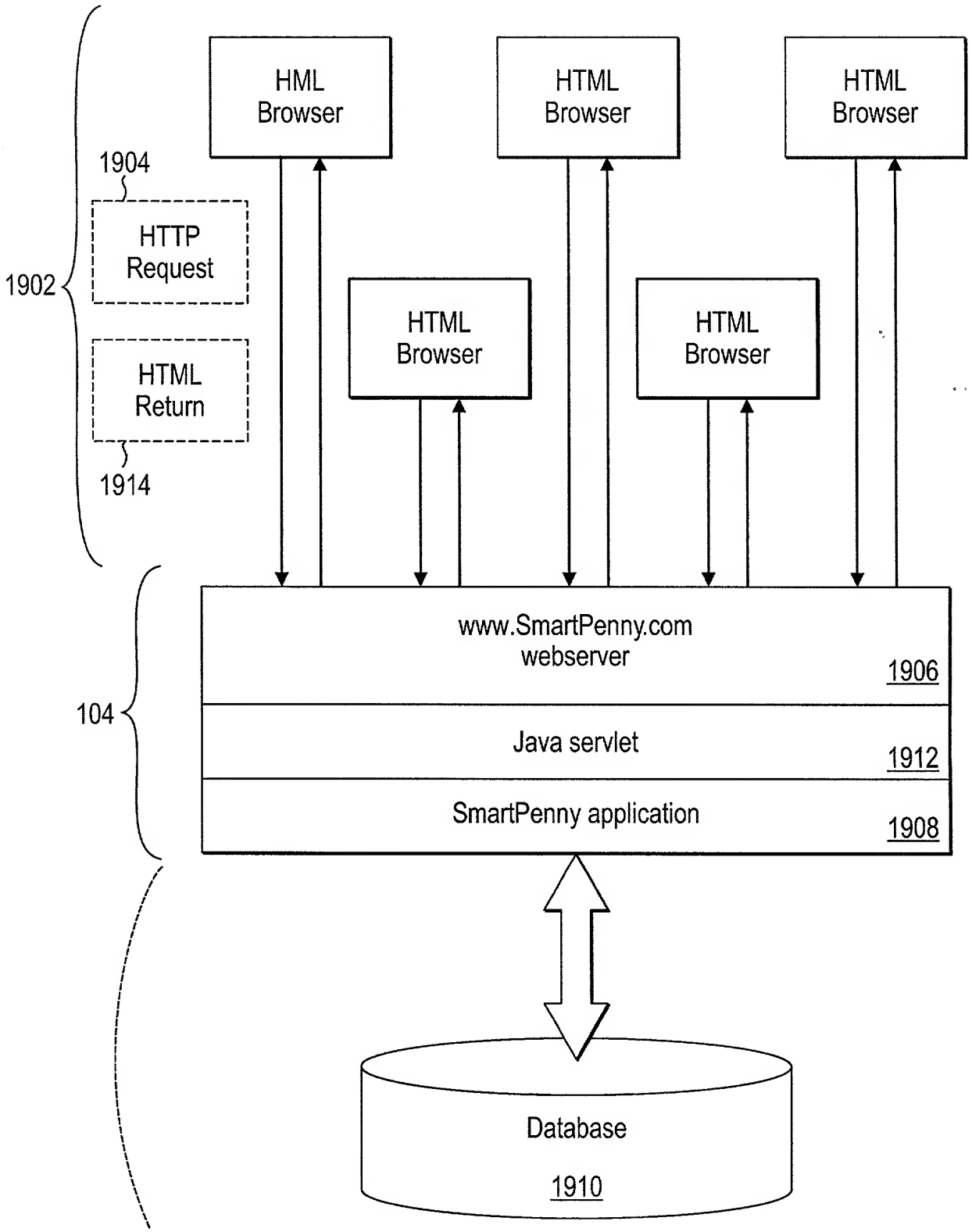

HML Browser
HTML Browser
HTML Browser
HTML Browser
HTML Browser
1904
HTTP Request
1902
HTML Return
1914
104
www.SmartPenny.com webserver
1906
Java servlet
1912
SmartPenny application
1908
Database
1910

Fig. 19

Merchant Account Priority Bid Matrix

Enter your destination URL and the desired bid for each consumer attribute. The combination of your bid matrix and the customers' profile will create a unique search result list sorted by resulting bids. You have the option of passing a portion of your bid along to the consumer when the click to your site. Enter the percentage of the resulting bid you wish to pass on to your visiting customer in the percent field.

Pass Through Percent: ⊙ 0% ○ 25% ○ 50%

URL:		http://www.your
Returning Customer = "Yes"?		$1.00
Keywords:		
	Keyword1:	$0.25
	Keyword2:	$0.20
Gender:		
Household Incom		
$50,0		
$100,0		
Age:		
Marital Status:	65+:	$0.05
	Married:	$0.10
	Single:	$0.20
Children in Household:	0:	$0.00
	1:	$0.10
	2+:	$0.40

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Example: Your_Company.com sets its bid levels to attract its target customers. With these settings, a new customer searching under "Keyword2" who is a 35 year old, married male, with two children and household Income of $75,000/year and has made purchases from your site in the past will trigger a bid of $2.20, 0% of which will be passed on to the customer when he clicks to Your_Company.com's site.

Merchants may elect to pass through a portion of their bid to the consumer to be more aggressive in attracting consumers to their site. Search results will be ranked based on the bid offered. Sites who offer a reward will have that reward listed next to their link.

Example:

Given a certain consumers demographic profile:

Fig. 20a

Amazon.com bids $1.50
Pets.com bids $1.10
SmallFry.com bids $0.50
CrazyEddy.com bids $1.00 and elects to pass 25% or $0.25 through to the visiting consumer

Results display as:

Site	Your reward for visiting
1. Amazon.com *The best books online*	
2. Pets.com *The best pets online*	
3. CrazyEddy.com *We're crazy! Try us!*	$0.25
4. SmallFry.com *We're small, but we try harder!*	

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Fig. 20b